February 10, 2009

United States Bankruptcy Court for the Southern District of New York One Bowling Green – Room 610 New York, NY 10004

Attn: Honorable Judge Robert D. Drain

Ref:

Delphi Corp Case # 05-44481 filed October 8, 2005

OBJECTION to motion Document # 14705 to Terminate OPEB (Health Insurance

Benefits) and Life Insurance for all Retirees

Hearing date: February 24, 2009 at 10:00 a.m.

Dear Judge Drain:

This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to terminate health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

Please note that this letter is an <u>OBJECTION</u> to that document and file it as a motion to OBJECT to document #14705.

This document was filed with no previous warning to any of the current employees and retirees of Delphi Corporation and was only made known to us via letter on February 5, 2009 and gave us a mere twelve days to file our objections.

I was a hard-working, dedicated, and loyal employee of Delphi Electronics & Safety for 30 years. I supported my executives 120% in an "exceptional" manner, as also noted in my annual performance review. For many, many years I worked overtime and was never compensated for the extra work. I sacrificed years of time with my family as I was a caring employee for Delphi. Because Delphi went into bankruptcy, I did not receive a raise for over three years; however, the top executives continued to receive bonuses. Oh yes, they wanted everyone to think they did not receive these, but they did – only they were called something else...AIP awards or Chairman award, etc..

Instead of taking away our health and life insurance benefits, why can't the executives and upper management sacrifice more than they currently do? The upper management who are primarily responsible for getting Delphi into this state of turmoil will continue to reap many financial benefits and continue to rape the Company. Many of them sit at their desks with little to do, just waiting for their big "emergence payments." Why should the majority of them be compensated more than President Obama? Salaried employees always seem to bear the brunt of all the "take-aways." This is a very serious change for us and adequate time has not been given to us to make good sound choices.

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Many of the most recent retirees of Delphi were retired **BY** the company and **NOT** by the choice of the employee. They were given no decision to make, just told they would be retiring on a specific date. They had little time to prepare for retirement, and little time to adjust to a significantly reduced income before they were hit with this latest development (loss of health care) which will cause financial hardship for every retiree. It will have huge impacts not only on the retirees and soon-to-retire, but also every community where retirees live.

Some salaried employees were given the opportunity to retire early. Here again, a package was prepared showing the retirement income and benefits that would be provided if the employee elected to retire. NO EMPLOYEE would have signed the early retirement document if there were any hint either verbally or otherwise that these benefits would not be paid in the future.

With the current state of the economy, retirees who had saved for retirement in their Stock Savings Plans, have lost 40-60 % of their savings. As you know, the cost of living has increased significantly in the last two years based upon rising energy costs alone. This coupled with the loss of health care benefits would have a crippling effect on the lives of every retiree of Delphi Corporation.

It is my belief that there are other ways to restructure the company and still retain health care for retirees. Health care benefits are currently scheduled to stop at the age of 65 for all retirees. This cost is a decreasing cost to the company as each of us reaches that 65 age milestone.

Please know that each of the 15,000 + retirees and soon-to-retire, who will be negatively impacted by this action, will be looking to you for your consideration when making the decision concerning Document #14705 dated February 4, 2009. I contend that Delphi broke its contract with its salaried employees and should be held accountable for that action. Delphi should not be allowed to opt out of this obligation and this motion should be rejected by the court.

I ask you to please <u>REJECT</u> this motion.

Respectfully submitted by:

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